



09/643,021

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Colleen Wallace et al.

Application No.: 09/643,021

Filed: August 21, 2000

For: METHOD AND APPARATUS FOR  
NEW ACCOUNTS PROGRAM

Confirmation No.: 8567

Group Art Unit: 3621

Examiner: Daniel L. Greene

**RESPONSE TO OFFICE ACTION  
MAILED October 13, 2004**

353 Sacramento Street, Suite 2200  
San Francisco, CA 94111  
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M/S RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATE OF MAILING**

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STALLMAN & POLLOCK LLP

Dated: 02/3 /2005

By:

*Georgia K. Stith*  
Georgia Stith

Sir:

This amendment is respectfully submitted in response to the October 13, 2004, Office Action, concurrently with Applicants' Request for Continued Examination, and petition for a one month extension of time to respond, submitted herewith.

**Amendment to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.

Atty Docket No.: SCHB-1500

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